

---

**THE INFLUENCE OF FINANCIAL KNOWLEDGE, FINANCIAL ATTITUDE,  
FINANCIAL SELF-EFFICACY, FINANCIAL WELL-BEING, AND IMPULSIVE  
BUYING ON SAVING BEHAVIOR AMONG WORKING PEOPLE IN KUBU  
RAYA REGENCY**

**Lisa Amalia<sup>1</sup>**

**Universitas Muhammadiyah Pontianak, Pontianak, Indonesia**

[lisa.amalia3103@gmail.com](mailto:lisa.amalia3103@gmail.com)

**Dedi Hariyanto<sup>2</sup>**

**Universitas Muhammadiyah Pontianak, Pontianak, Indonesia**

[dedi.hariyanto@unmuhpnk.ac.id](mailto:dedi.hariyanto@unmuhpnk.ac.id)

**Heni Safitri<sup>3</sup>**

**Universitas Muhammadiyah Pontianak, Pontianak, Indonesia**

[heni.safitri@unmuhpnk.ac.id](mailto:heni.safitri@unmuhpnk.ac.id)

---

**Abstract**

This study aims to determine the influence of financial knowledge, financial attitudes, financial self-efficacy, financial well-being, and impulsive buying on the saving behavior of people working in Kubu Raya Regency. This study uses a causal associative method. This study used a sample of 150 respondents with a purposive sampling technique. The correlation coefficient was 0.786, indicating a strong correlation between financial knowledge, financial attitude, financial self-efficacy, and impulsive buying on saving behavior. The coefficient of determination shows a value of 0.618, meaning that 61.8% indicates that saving behavior is influenced by financial knowledge, financial attitude, financial self-efficacy, and impulsive buying, while 38.2% is attributed to other variables not examined in this study. The results of the simultaneous test show that financial knowledge, financial attitude, financial self-efficacy, financial well-being, and impulsive buying have a simultaneous effect on the savings behavior of people working in Kubu Raya Regency. The partial test results show that the variables financial knowledge, financial attitude, financial self-efficacy, and financial well-being have a positive and significant effect on savings behavior, while impulsive buying does not have a significant effect on savings behavior.

**Keywords:** Financial Knowledge, Financial Attitude, Financial Self-Efficacy, Financial Well-Being, Impulsive Buying, Saving Behavior

## INTRODUCTION

Indonesia is a developing country with enormous economic potential. To achieve a high and healthy economy, the community is also expected to be financially healthy. This will enable them to manage their finances not only for the present but also for the future. Financial intelligence is also very important for managing finances amid the rising culture of excessive consumption among the community. Financial literacy acquired during adolescence will provide a foundation for future stability in financial management.

In addition, this role is important because of the authority to plan personal expenses independently. Knowledge of the benefits of saving for future needs is a much-needed investment in determining the amount and type of savings to be used. The behavior of saving is an attitude or desire that arises in an individual to set aside finances and manage them well for the short and long term (Fadilla, 2022). Based on the results of a survey conducted by Solopus Media Group (Revolusi Anak Muda 2024), which was conducted online with a total of 447 respondents aged 15-24 years. The survey results indicate that the financial revolution among young people aged 15-24 and 25-34 years old is evident, with those aged 15-24 often using their finances for investment and saving, while those aged 24-34 years old more frequently use their finances for investments such as property, land, gold, and others. Additionally, financial knowledge can influence saving behavior among the public ([www.ekonomi.ekspos.id](http://www.ekonomi.ekspos.id)).

Financial literacy is an individual's understanding of how to manage finances and deal with related issues. Many people who do not understand this concept tend to use money for immediate desires without planning, which can cause difficulties for them in the future. Without proper bookkeeping or record keeping, they are trapped in an unhealthy cycle of spending. Building financial literacy from a young age is very important to prepare oneself for managing finances in the future. Basic knowledge that needs to be mastered includes the ability to set aside part of one's income, having health insurance, and understanding various types of investments. Additionally, there are financial attitudes that can influence saving behavior.

Furthermore, financial attitudes reflect an individual's views on the importance of managing money, perceptions of financial risk, and spending preferences (Irawati & Kasemetan, 2023). By adopting positive financial attitudes, individuals will be more careful in making financial decisions, think more about their finances with long-term goals, and be better prepared for future risks. Conversely, if someone has negative financial attitudes, they will always use their finances without thinking about the long term or the challenges they will face in the future.

Additionally, Financial self-efficacy can influence saving behavior. Financial self-efficacy refers to financial management that focuses on an individual's ability to manage their personal finances (Bandura, in Rosyidah & Santoso, 2024). Wise financial management can help achieve stability and comfort in life, as well as protect the future. One way to manage personal finances well is by creating a realistic budget, prioritizing savings, always monitoring expenses, comparing prices, investing, and making a financial plan to follow. Furthermore, there is financial well-being that can influence people's saving behavior.

Financial well-being is a state in which a person is able to meet their needs and has money left over, can manage their finances, and is not afraid of managing their finances in the present and future. A person's habit of saving when they are young will lead to financial well-being and success throughout their life. If a person does not manage their finances well, it will have an impact on their productivity. According to research by the Consumer Financial Protection Bureau, financial well-being is a condition in which a person is able to meet their current needs, feel secure about their future financial situation, and make choices that allow them to enjoy life ([www.investopedia.com](http://www.investopedia.com)). There are four aspects of financial well-being: financial basics, financial safety, financial growth, and financial freedom. The lowest scores were in financial freedom and financial growth. The study also found that 85.6 percent have not achieved good financial health ([www.republika.com](http://www.republika.com)).

In addition to financial knowledge, financial attitudes, financial self-efficacy, and financial well-being, which can influence saving behavior, this study raises another variable, namely impulsive buying. Impulsive buying is an irrational, quick, and unplanned purchase, followed by mental conflict and emotional urges. People who engage in impulsive buying behavior are typically those who are stressed and seeking a way out of their current problems. Individuals who make impulsive purchases do not hesitate to spend excessive amounts of money on luxurious items or experiences, such as travel, fine dining, and so on.

## **REVIEW OF LITERATURE**

### **Financial Knowledge**

Financial knowledge is the ability of a person to understand and manage everything related to financial theory, concepts, and issues by using what they know as a basis for making decisions. Good and proper financial management requires knowledge of finance (Suwarno et al., 2022). According to Trixie et al., (2024), financial knowledge encompasses five indicators, namely: personal finance knowledge, savings knowledge, loan knowledge, insurance knowledge, and investment knowledge.

### **Financial Attitude**

Financial attitude is the application of financial principles to create and maintain value through the best possible decision-making and management of resources (Rajna in Rahmawati & Marcella, 2023). According to Aditya & Azmansyah, (2021), financial attitude has six indicators, namely obsession, power, effort, inadequacy, retention, and security.

### **Financial Self-Efficacy**

Financial self-efficacy is defined as a person's belief in their ability to achieve financial goals, influenced by several factors such as personality, skills, social factors, and other factors (Karnreungsari, 2020). According to Atikah & Kurniawan, (2021) Financial Self-Efficacy is a person's assessment of themselves or their level of confidence in their ability to complete certain tasks to achieve certain goals. According to Lown in Ulumudini & Asandimitra, (2022), in measuring financial self-efficacy, the indicators used include: confidence in financial planning ability, confidence in achieving financial goals, confidence in making unexpected financial decisions, facing financial challenges, and confidence in financial management.

## **Financial Well-Being**

Financial well-being is also defined as the evaluation of current personal finances and future financial expectations (Riitsalu & Raaij, 2022). Financial well-being reflects the financial status of a person who has enjoyed a comfortable life (Iramani & Lutfi, 2021). In the context of financial well-being, Nanda and Benerjee, (2021) identified that components related to financial needs satisfaction, such as standard of living and financial security, fall under the eudaimonic perspective. Conversely, components that evaluate individuals' feelings about their financial situation fall under the hedonic perspective (Cousins, 2022). According to Peng Jian Xiao in Hakim, (2024) Indicators of financial well-being are as follows: Money saved, current financial situation, and financial management skills.

## **Impulsive Buying**

Impulsive buying is consumer behavior when making sudden purchasing decisions, and consumers, when buying a product, experience mental conflict and are spontaneously, automatically, and impulsively driven to buy the product without thinking first (Pramesti & Dwiridotjahjono, 2022). According to Azmi, (2023), impulse buying is a sudden urge with great strength and persistence to buy something immediately, without much consideration of the consequences. There are four indicators of impulsive buying according to Wahyuni & Setyawati (2020), namely: spontaneous spending, rushing to make a purchase, purchases influenced by emotions, and purchases made without considering the consequences.

## **Saving Behavior**

According to Raszad & Purwanto, (2021), explaining that saving is a routine activity in which a person sets aside part of their income to be saved in order to achieve a goal in the future. According to Mukhamad Yassid in Ayu, (2018), saving behavior can be defined as the purpose of saving, the way individuals save, the frequency of saving, the amount saved, and the ratio of savings to an individual's income. According to Sukirno in Marniasih, (2019), Saving is done for several purposes such as financing consumption expenses after reaching retirement, to prevent unexpected expenses that must be incurred in the future. According to Ismail et al., (2020), there are seven indicators of saving behavior, namely: monthly financial planning, strict adherence to plans, saving every month, regularly reviewing financial position, the importance of investment, having emergency funds, and readiness to face financial problems.

## **RESEARCH METHOD**

### **Type of Research**

This research adopts a causal associative approach, aiming to examine the cause-and-effect relationship between financial knowledge, financial attitude, financial self-efficacy, financial well-being, and impulsive buying as independent variables, and saving behavior as the dependent variable among workers in Kubu Raya Regency (Sugiyono, 2019).

### **Data Collection**

The data collection techniques used in this study are primary and secondary data. Primary data in this study were collected through questionnaires. According to Sugiyono

(2019), a questionnaire is a data collection technique that involves presenting a series of written questions or statements to respondents. In this study, the researcher distributed questionnaires to primary workers residing in Kubu Raya Regency in the form of a Google Form with questions using a 1-5 Likert scale. Secondary data collection was conducted using documentation or literature. According to Sugiyono (2019), secondary data is a source that does not directly provide data to the data collector.

### **Population and Sample**

The population in this study consists of residents of Kubu Raya Regency whose primary occupation is as a worker, totaling 297,058 individuals. A sample of 150 respondents was determined using the Slovin formula. Sampling was conducted using purposive sampling, targeting individuals who are currently employed and reside permanently in Kubu Raya Regency.

### **Research Variables and Measurement Scales**

The variables in this study are as follows:

Dependent Variable: Saving Behavior (Y)

Independent Variables:

X1: Financial Knowledge

X2: Financial Attitude

X3: Financial Self-Efficacy

X4: Financial Well-Being

X5: Impulsive Buying

All variables are measured using a 5-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree), in accordance with Sugiyono (2021).

### **Data Analysis Techniques**

The following steps were taken in analyzing the data:

1. Instrument Testing
  - Validity: Using Pearson's Product-Moment Correlation (valid if  $r > r\text{-table}$ ).
  - Reliability: Using Cronbach's Alpha (reliable if  $\alpha > 0.60$ ).
2. Classic Assumption Test
  - Normality: Using Kolmogorov-Smirnov Test (significance  $> 0.05$ ).
  - Multicollinearity: Tolerance  $> 0.10$  and VIF  $< 10$ .
  - Linearity: Testing linearity between independent and dependent variables.
3. Hypothesis Testing
  - Multiple Linear Regression: To analyze the effect of variables X1–X5 on Y.
  - Coefficient of Determination ( $R^2$ ): To assess the suitability of the model.
  - Simultaneous Test (F-test): To analyze the joint significance of independent variables.
  - Partial Test (t-test): To test the individual significance of each independent variable.

## **RESULTS AND DISCUSSION**

## Test Research Instruments

### a. Validity Test

The validity test was conducted to determine the validity level of a questionnaire instrument. Validity testing is done by correlating all the scores of the statement items or questions in the questionnaire, then comparing the test results (calculated  $r$ ) with the table  $r$  value. The table  $r$  value can be obtained using the formula  $df = n$  (sample size) - 2 = 150 - 2 = 148, with a significance level of 0.05, so the table  $r$  value is 0.160. The results of the validity test for each statement in all variables can be seen in Table 1 below:

**Tabel 1.**  
**Validity Test Results**

Variabel	Indikator	r hitung	r tabel	Keterangan
Financial Knowledge (X1)	X1.1	0,732	0,160	Valid
	X1.2	0,648		
	X1.3	0,674		
	X1.4	0,644		
	X1.5	0,772		
Financial Attitude (X2)	X2.1	0,596	0,160	Valid
	X2.2	0,623		
	X2.3	0,645		
	X2.4	0,593		
	X2.5	0,745		
	X2.6	0,700		
Financial Self-Efficacy (X3)	X3.1	0,688	0,160	Valid
	X3.2	0,624		
	X3.3	0,725		
	X3.4	0,760		
	X3.5	0,707		
Financial Well-Being (X4)	X4.1	0,644	0,160	Valid
	X4.2	0,592		
	X4.3	0,713		
Impulsive Buying (X5)	X5.1	0,668	0,160	Valid
	X5.2	0,777		
	X5.3	0,769		
	X5.4	0,787		
Saving Behavior (Y)	Y1.1	0,632	0,160	Valid
	Y1.2	0,706		
	Y1.3	0,714		
	Y1.4	0,722		
	Y1.5	0,673		
	Y1.6	0,532		
	Y1.7	0,652		

Source: Processed Data, 2025

Based on the validity test results in Table 1 above, it is known that all statement items of all variables in this research questionnaire can be declared valid. This is because each statement item has a  $r$  hitung value greater than  $r$  tabel of 0.160.

### b. Reliability Test

The reliability test was conducted to determine the level of reliability of a statement in a research questionnaire as a measuring instrument. The reliability test in this study used the Cronbach's Alpha method, whereby a measurement item can be considered reliable if it has a Cronbach's Alpha significance value of 0.60. The results of the reliability test for all variables can be seen in Table 2 below:

**Tabel 2.**  
**Reliability Test Results**

Variabel	Cronbach's Alpha	Keterangan
Financial Knowledge (X1)	0.732	Reliable
Financial Attitude (X2)	0.725	
Financial Self-Efficacy (X3)	0.743	
Financial Well-Being (X4)	0.668	
Impulsive Buying (X5)	0.742	
Saving Behavior (Y)	0.787	

Source: Processed Data, 2025

Based on Table 2 above, it can be seen that Cronbach's Alpha values for the variables Financial Knowledge (X1), Financial Attitude (X2), Financial Self-Efficacy (X3), and Impulsive Buying (X5) are greater than 0.60. Thus, it can be concluded that all measurement items for all variables are reliable. Although the Cronbach's Alpha for Financial Well-Being (X4) is above the acceptable threshold of 0.6, it is relatively lower than other constructs. Future studies may consider reviewing the indicators to enhance internal consistency.

### Classic Assumption Test

#### a. Normality Test

Based on the results of the analysis using SPSS, the normality test results can be seen in Table 3 below:

**Table 3.**  
**Normality Test Results**

Test	Value
N (Sample)	150
Test Statistic	.059
Asymp.Sig.(2-tailed)	.200 <sup>e</sup>

Source: Processed Data, 2025

The result of the Kolmogorov-Smirnov test (Asymp. Sig. = 0.200) > 0.05 indicates that the residuals of the regression model are normally distributed, fulfilling the normality assumption.

#### b. Linearity Test

Based on the results of the analysis using SPSS, the linearity test results can be seen in Table 4 below:

**Table 4.**  
**Result of Linearity**

Variable	Linearity	Description
----------	-----------	-------------

Saving Behavior * Financial Knowledge	0,000	Linear
Saving Behavior * Financial Attitude	0,000	
Saving Behavior * Financial Self-Efficacy	0,000	
Saving Behavior * Financial Well-Being	0,000	
Saving Behavior * Impulsive Buying	0,000	

Source: Processed Data, 2025

Based on the linearity test results in Table 4 above, it can be seen that the significance value of linearity between the two variables is  $0.000 < 0.05$ , meaning that there is a linear relationship between all variables (X) and Saving Behavior (Y). Linearity is one of the important assumptions in regression analysis, which refers to the relationship between independent and dependent variables that can be described by a straight line equation. Ensuring the existence of a linear relationship is very important because it ensures that the regression model used is valid and can provide accurate results.

### c. Multicollinearity Test

Based on the results of the analysis using SPSS, the results of the multicollinearity test can be seen in Table 5 below:

**Table 5.**  
**Multicollinearity Test Results**

Variable	Tolerance	VIF
Financial Knowledge	.487	2.055
Financial Attitude	.566	1.766
Financial Self-Efficacy	.487	2.051
Financial Well-Being	.517	1.933
Impulsive Buying	.923	1.084

Dependent Variable: Saving Behavior

Source: Processed Data, 2025

Based on the data in Table 5, it can be concluded that there is no multicollinearity among the variables of Financial Knowledge (X1), Financial Attitude (X2), Financial Self-Efficacy (X3), Financial Well-being (X4), and Impulsive Buying (X5). This is because all VIF values are  $< 10$  and Tolerance values are  $> 0,10$ .

### Hypothesis Test

#### a. Multiple Linear Regression Analysis

Multiple linear regression analysis is used to determine the state (ups and downs) of the dependent variable, if two or more independent variables are used as predictors. Based on the results of the analysis using SPSS, the results of the multiple linear regression analysis can be seen in Table 6 below:

**Tabel 6.**  
**Multiple Linear Regression Analysis Results**

Research Variable	Coefficients	T Statistic	Significance Value
(Constant)	1.854	4.391	.000
Financial Knowledge	.293	4.403	.000
Financial Attitude	.116	2.395	.018

Financial Self-Efficacy	.204	3.040	.003
Financial Well-Being	.184	3.056	.003
Impulsive Buying	.017	.495	.621
Dependent Variable: Saving Behavior			

Source: Processed Data, 2025

Based on Table 6 above, the following multiple linear regression coefficient equation can be made:

$$Y = 1,854 + 0,293 X1 + 0,116 X2 + 0,204 X3 + 0,184 X4 + 0,017 X5$$

- The constant (a) is 1.854, which means that if the variables Financial Knowledge (X1), Financial Attitude (X2), Financial Self-Efficacy (X3), Financial Well-being (X4), and Impulsive Buying (X5) are zero, then Saving Behavior (Y) will increase by 1.854.
- The coefficient of Financial Knowledge (X1) is 0.293 and is positive, meaning that if Financial Attitude increases, then Saving Behavior will increase by 0.293, assuming that the independent variables remain constant.
- The coefficient of Financial Attitude (X2) is 0.116 and positive, meaning that if Financial Attitude increases, then Saving Behavior will increase by 0.116, assuming that the independent variables remain constant.
- The Financial Self-Efficacy Coefficient (X3) is 0.204 and positive, meaning that if Financial Self-Efficacy increases, Saving Behavior will increase by 0.204, assuming that the independent variables remain constant.
- The Financial Well-Being Coefficient (X4) is 0.184 and positive, meaning that if Financial Well-Being increases, Saving Behavior will increase by 0.184, assuming that the independent variables remain constant.
- The Impulsive Buying Coefficient (X5) is 0.017 and positive, but statistically insignificant influence on Saving Behavior ( $\beta = 0.017$ ;  $p > 0.05$ ).

### b. Correlation Coefficient Analysis (R)

The correlation coefficient is used to determine the strength of the relationship between two or more variables, as well as to determine the direction of the relationship between variables. The technique used is the product-moment correlation. The results of the correlation coefficient test can be seen in Table 7 below:

**Table 7.**

#### **Correlation Coefficient Test Results (R)**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.786 <sup>a</sup>	.618	.604	.24902
Predictors: (Constant), Impulsive Buying, Financial Self-Efficacy, Financial Attitudes, Financial Well-being, Financial Knowledge				
Dependent Variable: Saving Behavior				

Source: Processed Data, 2025

Based on the results of the correlation coefficient test in Table 7 above, the correlation coefficient (R) value is 0.786, which means that the relationship between Financial

Knowledge, Financial Attitude, Financial Self-Efficacy, Financial Well-Being, and Impulsive Buying on Saving Behavior has a strong level of relationship, because the value is in the interval of 0.60-0.799.

**c. Analysis of the Coefficient of Determination  $R^2$**

The results of the coefficient of determination ( $R^2$ ) test in Table 7 above show that the R-Square value is 0.618, which means that the variables of Financial Knowledge, Financial Attitude, Financial Self-Efficacy, Financial Well-being, and Impulsive Buying in explaining their influence on Saving Behavior is 61.8% ( $1 \times 0.618 \times 100\%$ ), while the remaining 38.2% of Saving Behavior is influenced by other variables outside the scope of this study.

**d. Simultaneous Test (F Test)**

Based on the results of simultaneous hypothesis testing (F-test) using SPSS, the simultaneous test results can be seen in Table 8 below:

**Table 8.**

**Simultaneous Test Results (F Test)**

Model	Sum of Squares	Mean Square	F	Significance
Regression	14.433	2.887	46.547	.000 <sup>b</sup>
Residual	8.930	.062		

Dependent Variable: Saving Behavior

Predictors: (Constant), Impulsive Buying, Financial Self-Efficacy, Financial Attitudes, Financial Well-being, Financial Knowledge

Source: Processed Data, 2025

Based on the results of the simultaneous test (F-test) in Table 8 above, the calculated f value is  $46.547 > f$  table 2.67 and the significance value is  $0.000 < 0.05$ . Therefore, it can be concluded that the variables Financial Knowledge, Financial Attitude, Financial Self-Efficacy, Financial Well-being, and Impulsive Buying simultaneously have a simultaneous and significant influence on Saving Behavior.

**e. Partial Test (T Test)**

Based on the results of partial hypothesis testing (T-test) using SPSS, the partial test results can be seen in Table 9 below:

**Tabel 9.**

**Partial Test Results (T Test)**

Research Variable	Coefficients	T Statistic	Significance Value
(Constant)	1.854	4.391	.000
Financial Knowledge	.293	4.403	.000
Financial Attitude	.116	2.395	.018
Financial Self-Efficacy	.204	3.040	.003
Financial Well-Being	.184	3.056	.003
Impulsive Buying	.017	.495	.621

Dependent Variable: Saving Behavior

Source: Processed Data, 2025

Based on the results of the partial test (T-test) in Table 9 above, the following can be explained:

1. The calculated t-value for the Financial Knowledge variable (X1) is  $4.403 >$  the table t-value of 1.287, and the significance value is  $0.000 < 0.05$ . Therefore, it can be concluded that  $H_0$  is rejected and  $H_a$  is accepted. This means that, partially, Financial Knowledge has a positive and significant influence on Saving Behavior.
2. The calculated t-value for the Financial Attitude variable (X2) is  $2.395 >$  the table value of 1.287, and the significance level is  $0.018 < 0.05$ . Therefore, it can be concluded that  $H_0$  is rejected and  $H_a$  is accepted. This means that, partially, Financial Attitude has a positive and significant influence on Saving Behavior.
3. The calculated t-value for the Financial Self-Efficacy variable (X3) is  $3.040 >$  the table value of 1.287, and the significance level is  $0.003 < 0.05$ . Therefore, it can be concluded that  $H_0$  is rejected and  $H_a$  is accepted. This means that, partially, Financial Self-Efficacy has a positive and significant influence on Saving Behavior.
4. The t-value of the Financial Well-being variable (X4) is  $3.056 >$  the table value of 1.287 and the significance value is  $0.003 < 0.05$ , so it can be concluded that  $H_0$  is rejected and  $H_a$  is accepted. This means that, partially, Financial Well-being has a positive and significant influence on Saving Behavior.
5. The t-value of the Impulsive Buying (X5) variable is  $0.495 <$  t-table value of 1.287 and the significance value is  $0.621 > 0.05$ , so it can be concluded that  $H_0$  is accepted and  $H_a$  is rejected. This means that, partially, Impulsive Buying has no effect on Saving Behavior.

The T-test results indicate that the variables Financial Knowledge (X1), Financial Attitude (X2), Financial Self-Efficacy (X3), and Financial Well-being (X4) have t values greater than the t table value (1.287) and significance values less than 0.05, indicating that the four variables have a positive and significant effect on Saving Behavior. Conversely, the variable Impulsive Buying (X5) has a t value that is smaller than the table t value ( $0.495 < 1.287$ ) and a significance value greater than 0.05 (0.621), which means that Impulsive Buying does not have a significant effect on Saving Behavior. Thus, it can be concluded that although Impulsive Buying is related to consumption behavior, it does not have a significant effect on individual saving habits in this study.

## CONCLUSION

The results of this study show that the multiple linear regression equation indicates that the equation  $Y = 1.854 + 0.293 X_1 + 0.116 X_2 + 0.204 X_3 + 0.184 X_4 + 0.017 X_5$ . The correlation coefficient analysis (R) produced a value of 0.786, indicating that there is a strong relationship between financial knowledge, financial attitude, financial self-efficacy, financial well-being, and impulsive buying on saving behavior. The analysis of the coefficient of determination ( $R^2$ ) yielded a value of 0.618, indicating that saving behavior is influenced by financial knowledge, financial attitude, financial self-efficacy, financial well-being, and impulsive buying by 61.8%, while the remaining 38.2% is influenced by other variables not examined in this study. The results of the F-test indicate that financial knowledge, financial attitude, financial self-efficacy, financial well-being, and impulsive buying collectively have a positive and significant influence on saving behavior. The results of the partial test (t-test) on the variables of financial knowledge, financial attitude, financial self-efficacy, and financial well-being show a positive and significant influence on saving behavior, while impulsive buying does not have a significant influence on saving behavior. Based on the

results of this study, the researcher suggests that further research should expand the variables studied by including other factors that may influence saving behavior, such as lifestyle, financial literacy, financial management behavior, and financial inclusion. This study provides a more comprehensive picture of the factors that influence saving behavior in society, especially among workers with primary employment status.

## REFERENCES

- Adam Hayes. (2025). Consumer Financial Protection Act: What It Means, How It Works. Investopedia. <https://www.investopedia.com/terms/c/consumer-financial-protection-act.asp>
- Adi, B. J. (2024). Ekonomi Hasil Survei, Anak Muda Usia 15-34 Tahun Mulai Memikirkan Investasi. *Espos Ekonomi*. <https://ekonomi.espos.id/hasil-survei-anak-muda-usia-15-34-tahun-mulai-memikirkan-investasi-1850888>
- Aditya, D., & Azmansyah. (2021). Pengaruh Financial Knowledge, Financial Attitude, dan Income terhadap Financial Behavior pada Usaha Mikro kecil dan Menengah di Kecamatan Marpoyan Damai Pekanbaru. *Jurnal Ekonomi KIAM*, 32(2). [https://doi.org/10.25299/kiat.2021.vol32\(2\).8564](https://doi.org/10.25299/kiat.2021.vol32(2).8564)
- Ayu, N. L. (2018). Pengaruh Pendidikan Keuangan Keluarga Dan Pengetahuan Keuangan Terhadap Perilaku Menabung Mahasiswa Dengan Locus Of Control Sebagai Variabel Mediasi (Doctoral dissertation, STIE Perbanas Surabaya).
- Atikah, A., & Kurniawan, R. R. (2021). Pengaruh Literasi Keuangan, Locus of Control, dan Financial Self Efficacy Terhadap Perilaku Manajemen Keuangan. *JMB : Jurnal Manajemen Dan Bisnis*, 10(2), 284–297. <https://doi.org/10.31000/jmb.v10i2.5132>
- Azmi, N. (2023). Pengaruh Price Discount Dan Bonus Pack Terhadap Perilaku Impulse Buying. *Jumbiwira: Jurnal Manajemen Bisnis Kewirausahaan*, 2(1), 30-36. <https://doi.org/10.56910/jumbiwira.v2i1.527>
- BPS. (2024). Keadaan Ketenagakerjaan Kabupaten Kubu Raya Agustus 2024. 02.
- BPS. (2024). Penduduk, Laju Pertumbuhan Penduduk, Distribusi Persentase Penduduk, Kepadatan Penduduk, Rasio Jenis Kelamin Penduduk Menurut Kecamatan di Kabupaten Kubu Raya, 2024. BPS Kabupaten Kubu Raya. <https://kuburayakab.bps.go.id/id/statistics-table/3/V1ZSbFRUY3ITbFpEYTNsVWNGcDZjek53YkhsNFFUMDkjMw==/penduduk--laju-pertumbuhan-penduduk--distribusi-persentase-penduduk--kepadatan-penduduk--rasio-jenis-kelamin-penduduk-menurut-kecamatan-di-kabupaten-kubu->
- Cousins, T. N. (2022). Investigating The Form and Determinants of Financial Wellbeing : Evidence from Online Education. March.
- Dukcapil. (2024). Data Agregat Kependudukan Kabupaten Kubu Raya Semester 1 Tahun 2024. 1–23.
- Fadilla, M. D. (2022). PENGARUH LITERASI KEUANGAN, SOSIALISASI ORANG TUA, TEMAN SEBAYA, DAN KONTROL DIRI TERHADAP PERILAKU

- MENABUNG DI KALANGANMAHASISWA (Studi Pada Mahasiswa Perguruan Tinggi Di Purwokerto). Doctoral Dissertation, Universitas Muhammadiyah Purwokerto.
- Hakim, F. (2024). PENGARUH FINANCIAL MANAGEMENT BEHAVIOR TERHADAP FINANCIAL WELL-BEING PENERIMA BANTUAN PROGRAM KELUARGA HARAPAN DI KECAMA. Doctoral Dissertation, IAIN Parepare., 15(1), 37–48.
- Iramani, R., & Lutfi, L. (2021). An integrated model of financial well-being: The role of financial behavior. *Accounting*, 7(3), 691–700. <https://doi.org/10.5267/j.ac.2020.12.007>
- Irawati, R., & Kasemetan, S. L. E. (2023). Pengaruh Literasi Keuangan, Gaya Hidup, Sikap Keuangan Terhadap Perilaku Pengelolaan Keuangan Mahasiswa. *Jurnal EMA*, 8(1), 32. <https://doi.org/10.51213/ema.v8i1.312>
- Ismail, S., Koe, W.-L., Halim Mahphoth, M., Abu Karim, R., Yusof, N., & Ismail, S. (2020). Saving Behavior Determinants in Malaysia: An Empirical Investigation. *KnE Social Sciences*, 2020, 731–743. <https://doi.org/10.18502/kss.v4i6.6639>
- Karnreungsari. (2020). Proceeding Of IAC in Budapest. Czech Institute of Academic Education.
- Marniasih, D. (2019). ANALISIS PERILAKU MENABUNG DI KALANGAN SISWA SEKOLAH DASAR NEGERI NGULANAN 1 DANDER KELAS III. *Sustainability (Switzerland)*, 11(1), 1–14.
- Nanda, A. P., & Banerjee, R. (2021). Consumer’s subjective financial well-being: A systematic review and research agenda. *International Journal of Consumer Studies*, 45(4), 750-776. <https://onlinelibrary.wiley.com/doi/abs/10.1111/ijcs.12668>
- Riitsalu, L., & Van Raaij, W. F. (2022). Current and future financial well-being in 16 countries. *Journal of International Marketing*, 30(3), 35-56. <https://doi.org/10.1177/1069031X221095076>
- Rahmawati, U., & Marcella, E. (2023). Locus of Control, Financial Knowledge, Financial Attitude, Financial Self-Efficacy, and Social Economic Status as Antecedents of Financial Management Behavior. *Journal of Management and Business Insight*, 1(1), 66–76. <https://doi.org/10.12928/jombi.v1i1.561>
- Raszad, S. E. F., & Purwanto, E. (2021). Faktor-Faktor Yang Mempengaruhi Perilaku Menabung (Studi Pada Mahasiswa Perguruan Tinggi Negeri Di Kota Surabaya). *Jurnal Ilmiah Manajemen Ubhara*, 3(2), 51. <https://doi.org/10.31599/jmu.v3i2.966>
- Pramesti, A. D., & Dwiridotjahjono, J. (2022). Pengaruh Hedonic Shopping Motivation dan Shopping Lifestyle terhadap Perilaku Impulse Buying pada Pengguna Shopee di Surabaya. *El-Mal: Jurnal Kajian Ekonomi & Bisnis Islam*, 3(5), 945–962. <https://doi.org/10.47467/elmal.v3i5.1182>
- Slamet Riyanto dan Aglis Andhita Hatmawan. (2020). Metode Riset Penelitian Kuantitatif. Deepublish.

- Sugiyono. (2019). *Metodologi Penelitian Kuantitatif dan Kualitatif Dan R&D*. Bandung: Alfabeta.
- Suwarno, Nirwansyah, A. W., Sutomo, Demirdag, I., Sarjanti, E., & Bramasta, D. (2022). The Existence of Indigenous Knowledge and Local Landslide Mitigation: A Case Study of Banyumas People in Gununglurah Village, Central Java, Indonesia. *Sustainability (Switzerland)*, 14(19). <https://doi.org/10.3390/su141912765>
- Trixie, F., Hidayat, F., & Simamora, R. B. (2024). Pengaruh Financial Knowledge Dan Financial Attitude Terhadap Financial Satisfaction Pada Karyawan PT . Megamas Plaza Bangunan. 5(2), 7054–7064.
- Ulumudiniati, M., & Asandimitra, N. (2022). Pengaruh Financial Literacy, Financial Self-Efficacy, Locus of Control, Parental Income, Love of Money terhadap Financial Management Behavior: Lifestyle sebagai Mediasi. *Jurnal Ilmu Manajemen*, 10(1), 51–67. <https://doi.org/10.26740/jim.v10n1.p51-67>
- Wahyuni, R. S., & Setyawati, H. A. (2020). Pengaruh Sales Promotion, Hedonic Shopping Motivation dan Shopping Lifestyle Terhadap Impulse Buying Pada E-Commerce Shopee. *Jurnal Ilmiah Mahasiswa Manajemen, Bisnis Dan Akuntansi (JIMMBA)*, 2(2), 144–154. <https://doi.org/10.32639/jimmba.v2i2.457>